CARDHOLDER PCMS NAVIGATION GUIDE
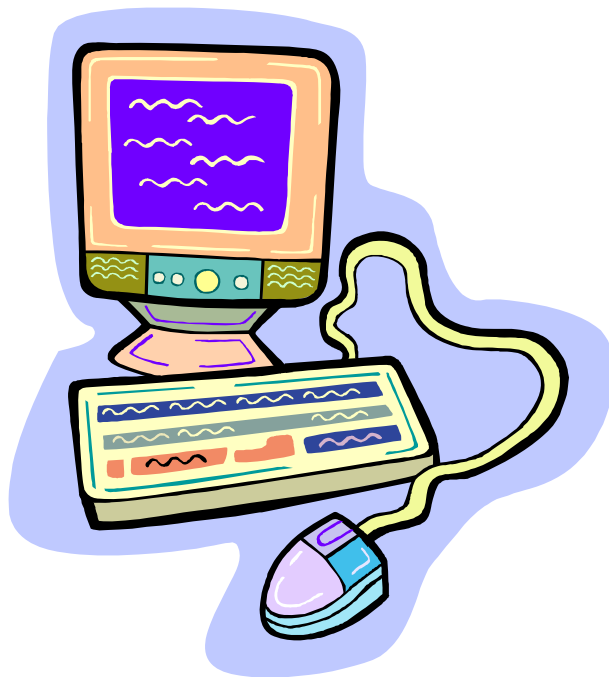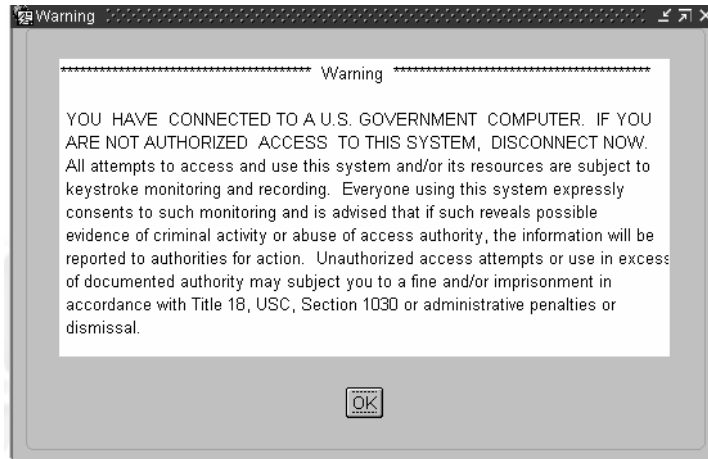
TABLE OF CONTENTS
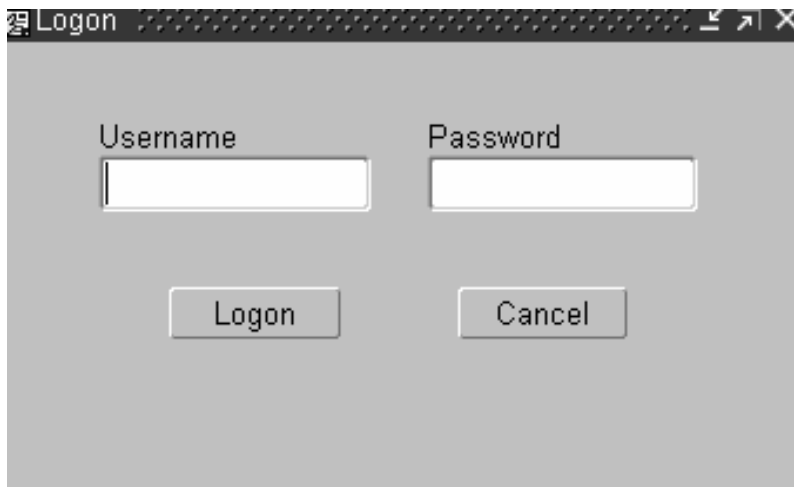
PAGE

SECTION I. HOW TO ACCESS PCMS

1. Click on PCMS Web icon (if you created the shortcut icon) or the link. The WARNING window will appear. Read the message and click on OK.


2. The Logon popup window below appears. Enter your USERNAME and PASSWORD. Click Logon.

Every 90 days your password expires and must be changed. For instruction on changing passwords, refer to Change Password in this section. NOTE: If your password is within five days of expiring, a notification message will appear every time after you log into PCMS up until the expiration date. After you successfully logon, the PCMS Main Menu appears. To exit PCMS, press Exit PCMS from the Main Menu.

PCMS MAIN MENU

After logging onto PCMS, the PCMS Main Menu appears:
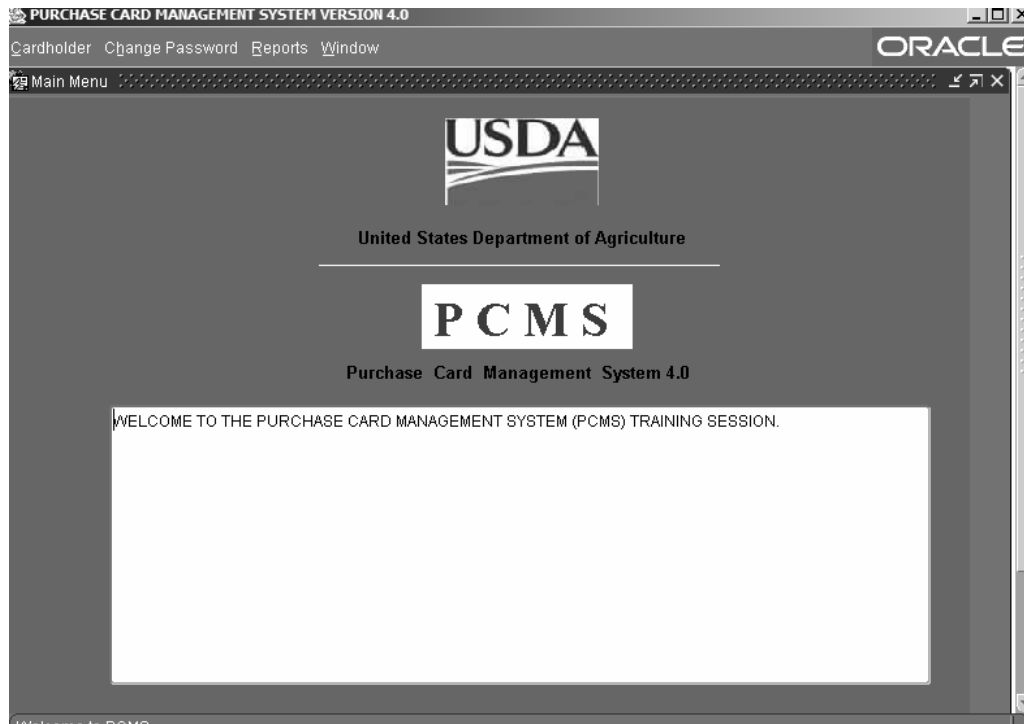
Menu Bar consists of the following:

Cardholder
Used to reconcile purchase card transactions; and add, modify and view cardholder profile accounting data. Refer to the sections from this guide for complete details of each screen.

Change Password
This option allows you to change your system password.

Reports
Reports function is used to generate the Cardholder Report. For the cardholder, the Cardholder Report generates a listing of all transactions for that cardholder's account for a specified time period.

HOW TO CHANGE YOUR PASSWORD

From the PCMS Main Menu, select Change Password from the menu bar at the top of the screen. The popup window below appears.

Your assigned username automatically displayed. Type your old password and then your new one. The following are the requirements for the password:

- ❖ A password must be at least 6 characters. It can be from 6 – 20 alphanumeric positions;
- ❖ Must start with an alpha character;
- ❖ Cannot contain spaces;
- ❖ Must be different by at least 2 characters from the previous password;
- ❖ Cannot be reused.

Type the new password once again to confirm you have entered it correctly. NOTE: The passwords will appear as asterisks. Click on Change Password button. Your new password will be in affect the next time you log on to PCMS.

Contact your Local Agency Program Coordinator (LAPC) to reset your password if the following situations occur:

- ❖ The 90 days has expired and you didn't change your password
- ❖ Entered your username and password three times unsuccessfully
- ❖ Receive message that username and/or password are locked

NOTE: If you change your password before reconciling your transactions, you need to exit the system and logon with the new password to reconcile or you will receive this error message "Unable to update record" when attempted to reconcile.

SECTION II. CARDHOLDER MAINTENANCE

CARDHOLDER MENU

Cardholder provides a drop-down menu of options for PCMS cardholders to reconcile accounts and perform related functions.

After this menu option is selected, the Cardholder drop-down menu displays three sub-options:
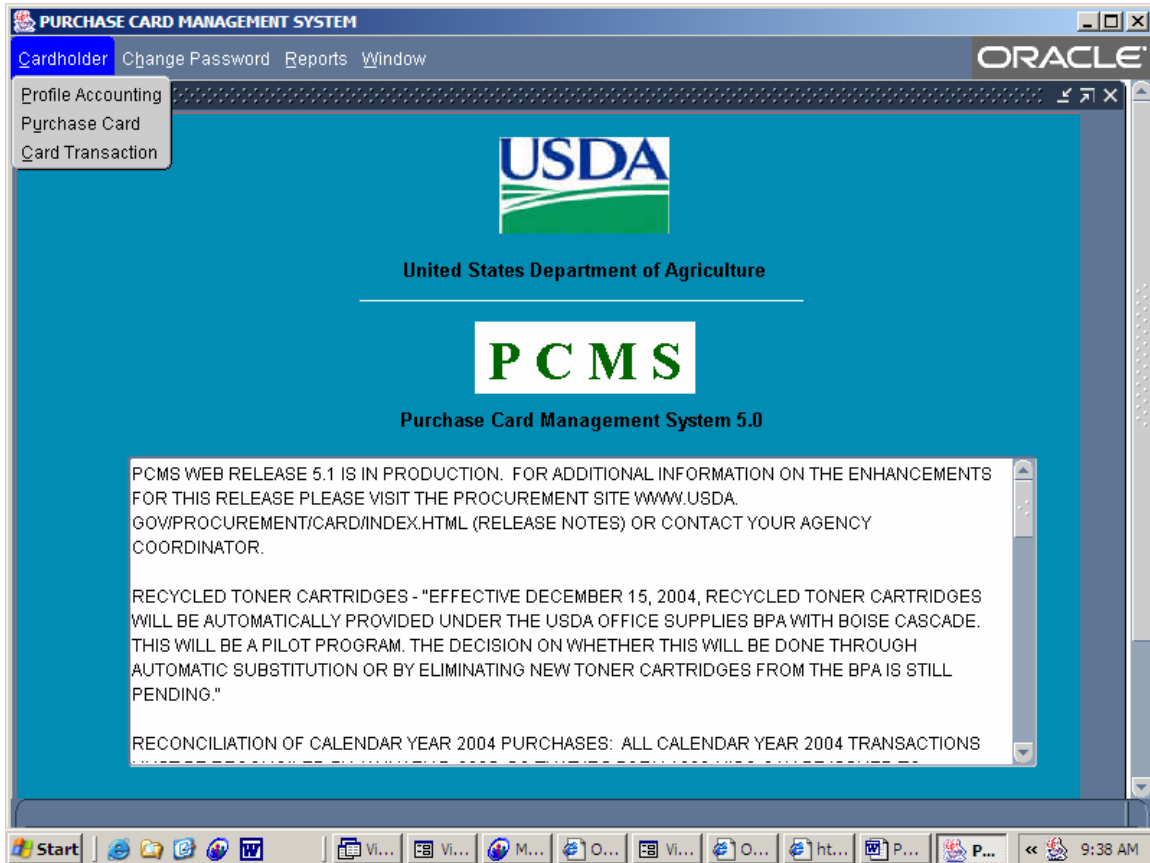
Below is a brief description of each option:

Profile Accounting: For cardholders to view, add, and modify their profile accounting data.

Purchase Card: For cardholders to view their purchase card account information.

Card Transaction: For cardholders to reconcile, approve or dispute, their purchase card transactions.

PROFILE ACCOUNTING

The Profile Accounting screen allows the cardholder to modify the existing profile accounting associated with their purchase card.

HOW TO UPDATE THE PCMS PROFILE ACCOUNTING CODE (DEFAULT CODE):
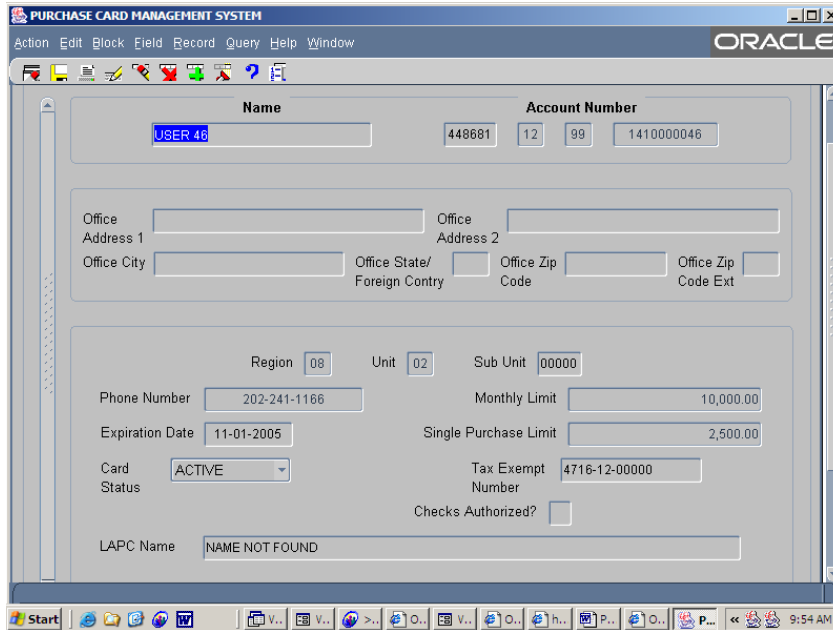
1. Logon to PCMS.
2. Click on CARDHOLDER and select PROFILE ACCOUNTING.
3. Click on the [icon] icon from the Command Bar to pull up your name and credit card number.
4. Position a cursor on the accounting code line.
5. Click on the [icon] (REMOVE) icon from the Command Bar to remove your current accounting code information.
6. Enter the agency code: 34, your 10 digits accounting code, object class is always 2670 and distribution percent is 100%
7. Click SAVE to save the changes.
8. Click ACTION and select EXIT.

PURCHASE CARD

The Purchase Card screen is used to provide a quick view of the cardholder's credit card

data. This is a view only screen. You need to click the Find [icon] icon to pull up your
information.

The following is a brief description of each field:

FIELD	DESCRIPTION
Name	The cardholder's first and last name
Account Number	The cardholder's credit card number
Mailing Address (aka Billing Address)	Mailing address on the purchase card account. When the merchant is asking for a billing address, this is the address to use.
Phone Number	The cardholder's business phone number
Monthly Limit	The cardholder's monthly limit. The maximum amount the cardholder can spend one month. The billing cycle date is the 7th business day of each month. The monthly limit refreshes after the billing cycle date
Expiration Date	The expiration date of the cardholder's account.
Single Purchase Limit	The maximum dollar amount the cardholder can spend per transaction/purchase. Multiple items may be purchased at one time using the card; however, no single purchase may exceed the authorized single purchase limit. CANNOT split the purchase.
Card Status	Active, Deleted or Inactive
Tax Exempt Number	Our current Tax Exempt Number is 47000000. If the merchant doesn't accept this number, please provide a tax exempt letter.
Checks Authorized?	Indicates whether the cardholder is authorized to have checks
LAPC Name	The Local Agency Program Coordinator. Your PCMS contact person.

CARD TRANSACTION

The Card Transaction screen provides a summary of all transaction attached to a specific cardholder along with the accounting charged. This includes transactions on cards that have been reported as lost or stolen. Cardholders can either approve or dispute their own transactions. The scroll bar to the left of the NAME will become active if there is more than one credit card account.

Please follow the instruction below to reconcile your transactions.

1. Click FIND icon to pull up your name/card number and the unreconciled transactions.

2. Place a cursor on the transaction you wish to reconcile (this is to select a transaction).

3. Go to ACTION and change the action code to "APPROVED".

4. Use the Tab key or use your mouse to go to the ITEM DESCRIPTION (**mandatory field**). The item description must identify the specific items purchased, e.g., Epson Stylus C44US Inkjet Printer, not just computer equipment and/or supplies.

NOTE: For check writers, the convenience check number will display in both the [Item Description] and the [Conv Check No.] Please do not delete the check number. **Only authorized check writers are allowed to write checks within the waiver categories and the amounts.**

5. COMMENTS – Use the Item Description field first. If you need additional space use the Comments field.

6. Convenience Check No – If check is issued, the check number will be listed here.

7. DATE RECEIVED – The date you received the goods/services.

8. SF-281 - Leave the SF-281 Code blank.

9. TAX ID NUMBER **(Mandatory field for check transactions only**): **You must obtain a tax identification number from the merchant to perform the reconciliation.**

10. AGENCY REFERENCE NUMBER **(**Optional).

11. Click on TRANSACTION MAINTENANCE tab and then click on Modify button (not the Modify All Acctg). You will need to move the screen to the right in order to see this command (use the scroll bar at the bottom to move from side to side) The accounting code line will appear at the bottom of the screen. (NOTE: If you need to reconcile a transaction to more than three accounting lines, you need to click on Record and Insert after you have reached the third accounting line OR you can click Modify button to insert a line). If this message comes up "Accounting changes cannot be made until this transaction completes the FFIS/PCMS", it means the transaction is locked (has not cleared FFIS). The FFIS/PCMS interface locks every transaction sent to FFIS to prevent further changes and possible out of balance situations. You will need to go back to the [Transactions] tab to change the [Action Code] to "unapproved" before moving to the next transaction. It takes at least 24 to 36 hours before the transaction will be unlocked.

HELPFUL HINT: The best way to check if the transaction has cleared FFIS is to place a cursor on that particular transaction and click on the Transaction Maintenance Tab. Look for this message "Accepted by FFIS" from the Account Description field. This message means the transaction is available. If the Account Description field is blank, click on Modify button. If this message appears "Accounting changes cannot be made until this transaction completes the FFIS/PCMS reconciliation", then move on to the next transaction.

12. Account Description. This field tells the availability of the transaction. A message "Accepted by FFIS" will display if the transaction is available for reconciliation.

13. Enter the accounting code and select the appropriate Object Class. The object class identifies the item purchased. All of the unreconciled transactions have the default object class 2670 attached to them. It is very important to assign the correct object class. This will help NFC and IRS to issue an accurate 1099 reporting. **Only service object classes will generate 1099s.**

14. Click [Save] to save the changes.

15. After you clicked the [Save] button, it will ask you this "Do you want to make any additional accounting changes", just say "No".

16. Look at the Status Bar at the lower left of the screen for this message "Transaction Complete: records applied and saved". This is to confirm the transaction went through.

17. Click on the first tab [Transactions] to go back to the previous screen and repeat step two to select the next transaction.

NOTE: Once the transaction is approved, the "Approved Date" will be populated to reflect the update.

PURCHASE DETAIL SCREEN

The Purchase Detail tab displays information such as order date, sales tax, quantity, product code, purchase detail description, etc. Note: this information will only be populated if the merchant has sent the information to Bank of America. This level of detail may not be available for all transactions.

The fields from this screen are protected against updates. It is for your viewing only.

DISPUTE MAINTENANCE

HOW TO DISPUTE A TRANSACTION IN PCMS

1. Logon to PCMS.
2. Click on CARDHOLDER and select CARD TRANSACTION.
3. Click on FIND [icon] to pull up your name and credit card number.
4. Place a cursor on the transaction you need to dispute.
5. Change the ACTION code to DISPUTED. The DISPUTE MAINTENANCE will open.
6. Place a cursor in the Dispute Code field, click on HELP and select LIST for a pull down menu of the dispute codes.
7. Enter the DATE MERCHANT CONTACTED. NOTE: You should always try to resolve the dispute with the merchant first. This is the fastest way to receive your money back. If the merchant declined to assist, dispute it through PCMS.
8. Enter comments. It's important to explain the situation here.
9. Click SAVE to save the changes
10. Look for a confirmation at the bottom of the screen "Transaction complete; 3 records applied and saved".
11. Click on ACTION and select EXIT.

NOTE: Remember you have 60 days from the purchase date to dispute a transaction through PCMS. After you have disputed in PCMS, you need to follow up with a hard copy. You may visit the website below for a copy of the dispute form. After the bank received the dispute form, they will issue a temporary credit "Retail Credit Adjustment" to the account and then work with the merchant. The bank may send correspondence to the cardholder for additional information. The credit will become permanent once the case has been resolved, which takes at least 45 days.

http://www.gcsuthd.bankofamerica.com/forms/doc/C12A1198.doc

RESOLVING DISPUTES

A dispute is resolved once the bank resolved the case. The credit will balance the dispute.

Select the disputed transaction, click on the DISPUTE MAINTENANCE tab and enter the Date Resolved. Click the TRANSACTION tab, change the ACTION code to RESOLVED. Click SAVE to save the changes. Wait for a confirmation at the bottom left of the screen for this message "Transaction complete: records applied and saved".

Reconcile and approve the credit received, change ACTION code to APPROVED, enter the ITEM DESCRIPTION and DATE RECEIVED. Click on the TRANSACTION MAINTENANCE tab, modify the accounting code and object class.

NOTE: Accounting code and object class should be the same for both the disputed and the credit.

HOW TO QUERY (RETRIEVE) A SPECIFIC TRANSACTION:
(Use this instruction when you need to re-reconcile/modify the accounting code/object class on a transaction)

1. Logon to PCMS.
2. Click on CARDHOLDER and select CARD TRANSACTION.
3. Click on [icon] to pull up your name and credit card number.
4. Place a cursor on the first transaction line or purchase date.
5. Click the [icon] button.
6. Go to the Transaction Amount and enter the amount (do not use the $ sign).
7. Click [icon] to retrieve it.

NOTE: You can also retrieve the transaction by the Purchase Date; or Transaction Amount; or Action Code; or Merchant Name. For the Merchant Name, you can do A% to find all names beginning with the letter A. The percent sign (%) matches any number of characters. It is similar to using a wild card matching.

Figure I – How to find transactions by using the % sign as a wild card.

Figure II – Here is a result.

Figure III – How to find a transaction by using a specific dollar amount.

Approved Date	Purchase Date	Transaction Amount	Merchant Name	Merchant Address	Merchant City	Mer Sta
		975.00				

Actions

Action   Item Description   Comments

Figure IV – Here is a result.

Date	Date	Amount	Merchant Name	Merchant Address	City	Sta
	06-20-2002	975.00	CUADRA ASSOCIATES INC		LOS ANGELES	

Figure V – How to find disputes and credits

Date	Date	Amount	Merchant Name	Merchant Address	City	Sta
		%619.75				

Figure VI – Here is a result.

Date	Date	Amount	Merchant Name	Merchant Address	City	S
	07-28-2003	619.75	RETAIL DEBIT ADJUSTMENT			
	07-24-2003	-619.75	RETAIL CREDIT ADJUSTMENT			
	07-20-2003	619.75	SPECCOMM INTERNATIONAL		RALEIGH	

Actions

REPORTS MENU

Use this scroll bar to move the screen down to the Exit button
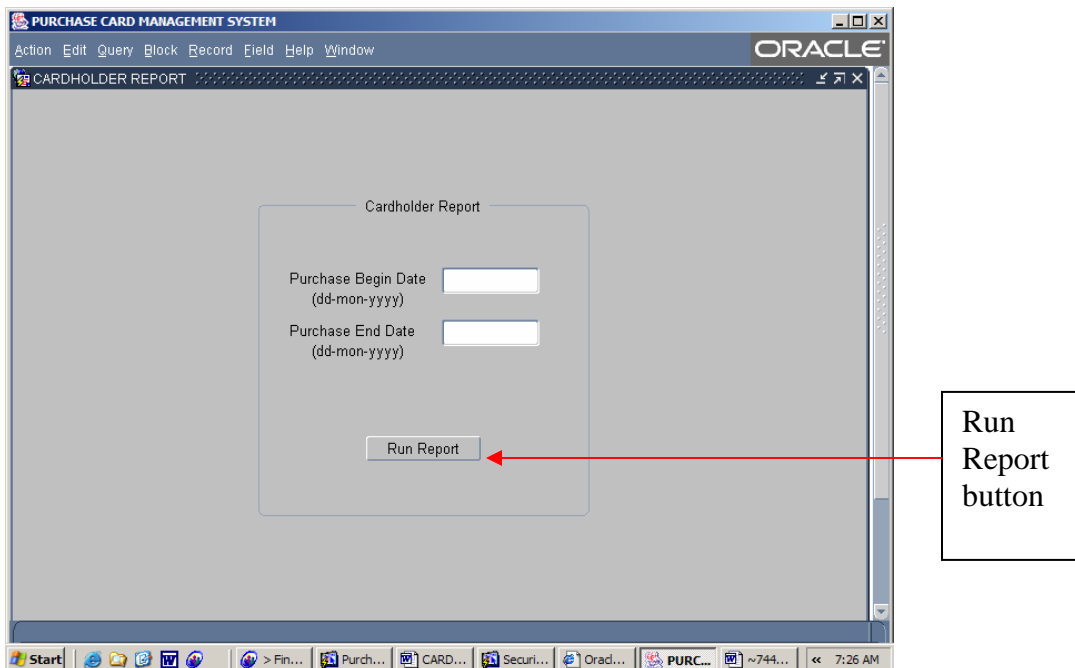
Exit PCMS button, closes application
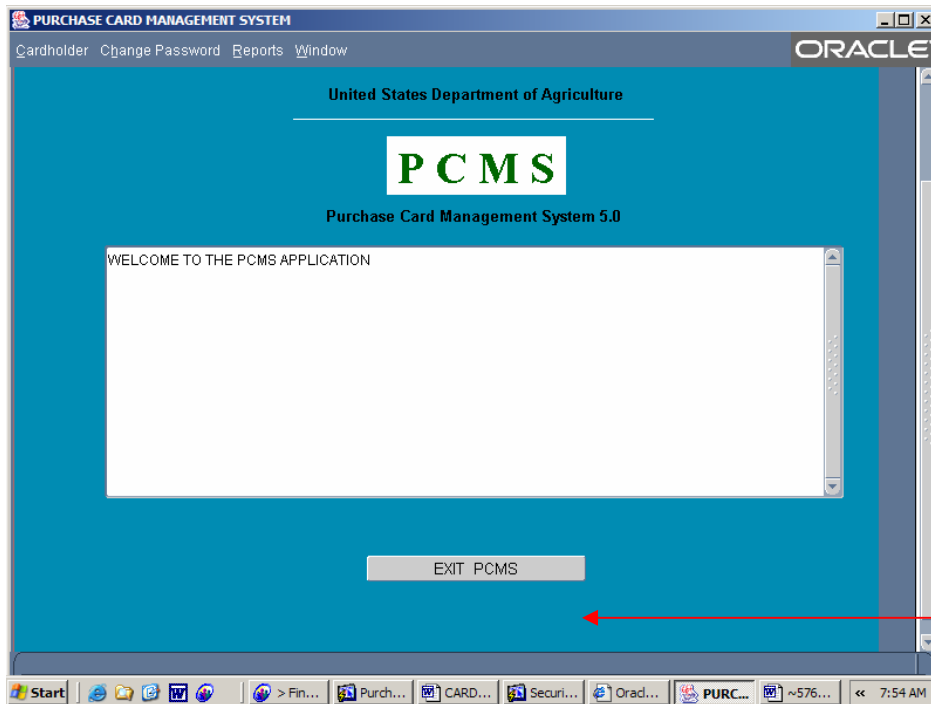
To Print a PCMS Report:
Click on Reports, select Cardholder Report and the screen below opens.

Run Report button

Enter the Begin Purchase Date (i.e. 01-AUG-2004)
Enter the End Purchase Date (i.e. 31-AUG-2004)

CARDHOLDER PCMS REPORT

Field Name	Description
Cardholder Name	Cardholder Name is included on the report. The report also displays the dates of the transactions requested.
Purchase Date	Date the transaction posted to the credit card account.
AC	Action Code: U – Unapproved, A- Approved
Merchant Name	The merchant your purchased the goods/services from
Amount	The amount charged to your credit card account
Acctg ST	N= New Transactions (available for reconciliation) L= Locked Transactions (unavailable) P= Processed by FFIS (available)
Dist. Amount	The amount reconciled to the accounting code to the accounting code.
BOC – Budget Object Code.	BOC identifies the item purchased. It is imperative to select the correct BOC. This will assist IRS and NFC to generate accurate 1099s (MISC. Income Tax Reporting).
Accounting	The program 10 digits accounting code.